

**Information to identify the case:**

Debtor 1	<b>Robert P Spennati</b>	Social Security number or ITIN	xxx-xx-7252
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Renee F Spennati</b>	Social Security number or ITIN	xxx-xx-7784
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>18-23383-JAD</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert P Spennati

Renee F Spennati

4/6/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert P Spennati  
Renee F Spennati  
Debtors

Case No. 18-23383-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 06, 2022

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert P Spennati, Renee F Spennati, 1818 Vanburen Street, Aliquippa, PA 15001-2044
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
14904217	+ AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419
14941683	DITECH FINANCIAL LLC, P.O. BOX 6154, RAPID CITY, SD 57709-6154
14904221	+ Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
14904223	+ Eastern Revenue Inc, Attn: Bankruptcy Dept., 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238
14904224	+ Gerard Plumbing & Heating Inc, 357 Flaugherty Run Road, Coraopolis, PA 15108-8901
15443886	+ Greater Pittsburgh Orthopedic Associates, GPOA Physical Therapy, PO Box 3485, Pittsburgh, PA 15230-3485
15443887	Municipal Water Auth Aliquippa, 140 Bet Tech Drive, Aliquippa, PA 15001-2419
14904230	PA Dept of Revenue, 280408 Strawberry Sq, Harrisburg, PA 17101
14904231	Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
14904234	+ Ras Citron LLC, 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710
14904239	+ West Aircomm FCU, PO Box 568, Beaver, PA 15009-0568

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 07 2022 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 06 2022 23:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Apr 06 2022 23:34:00	Ditech Financial LLC, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14904217	+ Email/Text: bncnotifications@pheaa.org	Apr 06 2022 23:34:00	AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419
14904218	+ EDI: CBSAMERIMARK	Apr 07 2022 04:23:00	Amerimark Premier, AmeriMark Customer Service, 6864 Engle Road, Cleveland, OH 44130-7910
14918173	Email/PDF: resurgentbknofications@resurgent.com	Apr 06 2022 23:31:40	CACH, LLC its successors and assigns as assignee, of Wells Fargo Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14915556	Email/Text: bankruptcy@consumerportfolio.com	Apr 06 2022 23:34:00	CONSUMER PORTFOLIO SERVICES, INC., PO

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			BOX 57071, IRVINE, CA 92619 - 7071
14925369	Email/PDF: bncnotices@becket-lee.com	Apr 06 2022 23:31:22	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14904219	+ Email/Text: bankruptcy@consumerportfolio.com	Apr 06 2022 23:34:00	Consumer Portfolio Services, 19500 Jamboree Road, Suite 500, Irvine, CA 92612-2437
15443885	Email/Text: kbarkley@bernsteinlaw.com	Apr 06 2022 23:34:00	Duquesne Light, Payment Processing Center, Pittsburgh, PA 15267-0001
14942692	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 06 2022 23:34:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14904222	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 06 2022 23:34:00	Duquesne Light Company, Customer Relations Department, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942
14904225	EDI: IRS.COM	Apr 07 2022 04:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14927915	EDI: JEFFERSONCAP.COM	Apr 07 2022 04:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14904226	EDI: JEFFERSONCAP.COM	Apr 07 2022 04:23:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14904227	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 06 2022 23:34:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14918507	Email/PDF: resurgentbknotifications@resurgent.com	Apr 06 2022 23:31:22	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14918682	Email/PDF: resurgentbknotifications@resurgent.com	Apr 06 2022 23:31:40	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14904228	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 06 2022 23:41:53	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15184809	Email/Text: mtgbk@shellpointmtg.com	Apr 06 2022 23:34:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14904232	Email/Text: Bankruptcy.Notices@pnc.com	Apr 06 2022 23:34:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14944230	Email/Text: Bankruptcy.Notices@pnc.com	Apr 06 2022 23:34:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14904233	Email/Text: Bankruptcy.Notices@pnc.com	Apr 06 2022 23:34:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14904986	+ EDI: RECOVERYCORP.COM	Apr 07 2022 04:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14909528	EDI: PENNDEPTREV	Apr 07 2022 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14909528	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 06 2022 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15443551	EDI: Q3G.COM	Apr 07 2022 04:23:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14925675	+ EDI: CBS7AVE	Apr 07 2022 04:23:00	Seventh avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14904235	+ EDI: SWCR.COM		

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		Apr 07 2022 04:23:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14925674	+ EDI: CBSMASON		
		Apr 07 2022 04:23:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14904236	+ EDI: RMSC.COM		
		Apr 07 2022 04:23:00	Synco/roomful Express, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14904237	+ EDI: PRATHEBUR		
		Apr 07 2022 04:23:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15443888	+ Email/Text: BankruptcyNotice@upmc.edu		
		Apr 06 2022 23:34:00	UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
14938120	EDI: AIS.COM		
		Apr 07 2022 04:23:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14904238	+ EDI: WFFC.COM		
		Apr 07 2022 04:23:00	Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704
TOTAL: 35			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Consumer Portfolio Services, Inc.
cr		New Residential Mortgage LLC
cr		PNC BANK NATIONAL ASSOCIATION
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15005704	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14925676	*+	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14904220	##+	Ditech Financial LLC, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
14904229	##+	Municipal Water Auth Aliquippa, 160 Hopewell Avenue, Aliquippa, PA 15001-3599

TOTAL: 3 Undeliverable, 5 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohrlab@raslg.com

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Edgardo D Santillan

on behalf of Joint Debtor Renee F Spennati ed@santillanlaw.com  
edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com

Edgardo D Santillan

on behalf of Debtor Robert P Spennati ed@santillanlaw.com  
edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com

Eric E. Bononi

bankruptcy@bononilaw.com pa69@ecfbis.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Keri P. Ebeck

on behalf of Creditor Consumer Portfolio Services Inc. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Sindi Mncina

on behalf of Creditor Ditech Financial LLC smncina@rascrane.com

TOTAL: 9